



SPOTLIGHT

American Income Life & National Income Life * October 2003 * Volume 36 * Number 10

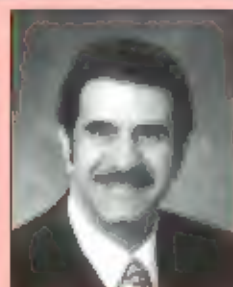
HAWAII

AIL's Six-Month Contest

Will
YOU Be
There?



Lemons or Lemonade — Your Choice!



FROM THE DESK OF:
Roger Smith
 President & Chief
 Marketing Officer of
 American Income Life

If you were given a choice between being average and being excellent, which would you choose?

I want to share with you a story which I recently read.*

Edward Lowe struggled as an inventor, holding a series of part-time jobs while he invented at night in his garage.

He finally came up with a clay-based material that would soak up oil and grease spills.

At first, he thought he had a market with industry, claiming his product would remove the hazards connected with oil spills quickly and efficiently.

But as a one-person company, he couldn't compete with the larger distributors who had the business locked up.

Selling to gasoline stations on a one-on-one basis wasn't cost efficient.

One day a neighbor asked to use the compound for her cat. It didn't track all over the house and, besides, it looked good.

Mr. Lowe suddenly realized he was on to something. He began selling the compound to pet shops and went on to supply 40 percent of a \$400 million a year cat-box filler market.

Does this story sound familiar? It should!

Mr. Rapoport, the founder of American Income, makes no bones about it — he and this Company struggled in their early years. However, he did not give up until he formulated a plan for the longevity of AIL. This plan

ended up being a winning combination for American Income and the working families we have come to serve.

There is something we can learn from both of these innovative individuals. The lesson is, are you willing to accept lemons or are you ready to make lemonade?

Every day we are given choices and, ultimately, these choices are what define us as individuals. For example, if you had a choice between being average and being excellent, which would you choose? David Copperfield said, I learned that there were two ways I could live my life: following my dreams or doing something else.

Dreams aren't a matter of chance but a matter of choice. When I dream, I am rehearsing my future.

What an important statement! Dreams are not a matter of chance but a matter of choice.

What Mr. Copperfield was saying, is you can choose to pursue your dreams and your goals, or you can do something else. My sincerest hope is you choose to make lemonade and follow dreams, and never falter in pursuit of your goals.

Together we have pursued \$75 million — a goal far beyond my wildest dreams — and we attained that goal. We are now on a journey towards \$100 million and, as long as we do not decide to settle for lemons, this too will become a reality.

Speaking of choices. Will you choose to join us in Hawaii or will you choose to miss out? In February 2004, winners of the Six-Months Contest will be off to Maui, Hawaii where a glimmering destination and a tropical surprise await you. Accommodations for the trip will be at the fabulous *Fairmont Kea Lani Resort*, nestled between near-by Polo Beach and the award-winning Wailea Golf Club on the southwest side of the big island of Maui. To find out more about this tropical paradise and where you stand in the contest, turn to Pages 12 and 13.

Remember, lemons or lemonade — your choice!

* Story reprinted from the October issue of *Good Stuff*.

Dates to Remember

Monday, Nov. 24, 2003

All business and PR credits must be received in Waco to count for November production.

Monday, Dec. 29, 2003

All business and PR credits must be received in Waco to count for December production.

Total Bonuses Paid Out

This month American Income paid out a total of \$722,735.68 in bonuses. For more information on American Income's monthly bonuses turn to Page 15.

New 2004 Convention Dates

The dates for the 2004 convention at **The Atlantis Resort** in The Bahamas *have been changed from June 3-6, 2004 to July 8-11, 2004*. Please take note of this change and mark your calendars. We are planning a fun and exciting trip. We are looking forward to seeing everyone there.

Congratulations are in Order!

Kirk Kupsky, a Master General Agent with the Geneser-Bitman Agency, has achieved \$100,000 of in force premium over the last 13 months.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! *The convention will be held July 8-11, 2004.*

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Founder's Club Outstanding Producers

Third Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Mark Bleier	Gary Bleier	10	\$43,389		91.4
Timothy Cruise	Scott Smith	13	94,845		76.0
Yvonne Hernandez	David Cohen	1	45,521		79.8
Russell Morris	Marc Zipper	3	56,233		83.9
Michael Nowak	Durhan Oldham	1	62,413		84.5
Gaurang Pandya	Joshua Chalom	1	57,627		76.5
David Wang	Scott Smith	4	80,045		77.4

*Percentage of Net to Gross

Founder's Club Outstanding PR Representatives

Third Quarter

PR Rep	SGA	Times Qualified	Number of Cards/Groups
Laurie Onasch	Joseph Manone	4	13,540 Cards
Rona Pileggi Spanio	Scott Smith	8	20,634 Cards

AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal, one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

SPOTLIGHT

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Home Office
 254-761-6400

Web sites
www.aillife.com
www.aillife.com

Marketing

CREATIVE DIRECTOR
 OF MARKETING
 Brenda Fritzell
bfritzell@aillife.com

Graphic Artist
 Michael Trout
mtrout@torchmarkcorp.com

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The National Do Not Call Registry How Does it Affect You?

Many of you have seen articles or heard news stories regarding the *National Do Not Call Registry* which became effective Oct. 1, 2003. However, many of you working with American Income and National Income want to know what this new legislation is, and how it affects you, and what you do, on a daily basis.

What is the *National Do Not Call Registry*?

This new registry was established through the efforts of the Federal Trade Commission, the Federal Communications Commission and state officials. The *National Do Not Call Registry* is a list of telephone numbers from consumers who have indicated their preference *not* to receive telephone solicitation calls. In basic terms, if an individual's telephone number appears on this do not call list then the law prohibits telephone solicitation calls to the registered telephone number. It is important to note, the law creating the *National Do Not Call Registry* prohibits solicitation calls to specific telephone numbers. There are some limited exceptions which we will discuss later in this article.

How does this legislation affect you?

As professionals working in an industry where heavy phone use is the norm, this new legislation will have an impact on how you utilize the phone as a customer communication tool. In other words, Producers will be responsible for complying with the requirements set up by this new legislation.

Under the *National Do Not Call* provisions, American Income and National Income are required to create and maintain an *Internal Do Not Call List*. Specifically, CAS has been modified to automatically compare consumer names (leads) that are loaded to the national and internal *Do Not Call Registries*.

If a consumer requests *not* be contacted by anyone representing us for future solicitation purposes, then we are required to place the consumer's telephone number on our *Internal Do Not Call List* and we may not contact the consumer again. This applies even if there is an established business relationship with the consumer. You must notify your SGA of a customer not wanting to be contacted by a Producer representing AIL or NILICO again and you must also notify the Home Office. You can do this one of two ways. You can go through CAS or you can e-mail details to aildonotcall@aillife.com or nildonotcall@aillife.com. Please provide the name, phone number, policy number (if applicable) and address of the customer making the request.

What are the exceptions to the rule?

The provisions of this law do not impact companies with which a consumer has an established business relationship or who have received prior written expressed authorization for the company to make contact by phone. Even if a consumer's telephone number is on the *National Do Not Call Registry*, if a company has an established business relationship with that consumer, then the company may place a telephone solicitation call to the registered number. For our purposes, an "established business relationship" is limited to the following:

- Active Policyholder.** An active policyholder is considered to be anyone with individual or group coverage (including covered members of a group policy) issued through American Income or National Income.
- Lapses.** A lapsed policyholder is considered to have had an established business relationship with us but contact for solicitation purposes is limited to an 18-month period following the date of their last payment.
- Inquiries.** An individual who has made an inquiry or request for information from the Company within the past three months.

What's the final word?

It is important to remember that all leads must be loaded into CAS so the proper evaluations can be done. Your SGA will be able to answer any questions regarding this procedure.

Please note, a failure to comply with these *Do Not Call Registry* laws can result in fines of up to \$11,000 per violation.

For more information on the *Do Not Call Registry*, compliance issues regarding this new legislation and details on how to submit a number to our internal registry, log onto www.aillife.com.

Promoted To Supervising Agent

Michael Allen Rick Mansfield Maine	Charles Carr Ali Shabak Virginia	Gabriella Galaviz Dan Phillips New Mexico	Ryan Kus Eric Cigliome New Jersey	Rebecca Moffitt Justin Fox California	Glenn Shute Rick Altig Newfoundland
Katherine Bachmann Eric Cigliome New York	Roland Cheney Arlig Marvin Ontario	Robert Garofoli Rick Mansfield Maine	Trinity Lafferty Rick Altig Saskatchewan	Thomas Motanya Williams-Williams Georgia	Barbara Southard Ali Shabak Virginia
Eric Bailly Rick Altig South Dakota	Ernesto Conder David Cohen California	Lawrence Gitonga Marc Moran Ohio	Joseph Logue Eric Cigliome New Jersey	Wesley Paul Marc Zipper Florida	Daniel Stelzer Scott Smith Illinois
Michael Bedard Rick Altig Washington	Michael Cooper Ceneser-Buman Illinois	Guy Grondreas Rick Altig Oregon	Jean-Marc Louis Eric Cigliome New York	Juan Partobanco Tom Williams Florida	Denis St. Pierre Rick Altig Quebec
Natanael Betances Tom Williams Florida	Joshua Cox Ceneser-Buman Illinois	Eddy Hidalgo Tom Williams Florida	Sarah Lundgren Ceneser-Buman Illinois	Jorge Rubio Eric Cigliome New York	Juan Tafolla Scott Smith Illinois
John Boozer Williams-Williams Georgia	Courtney Darsch Cigliome-Bruce Massachusetts	Michael Hohl Cigliome-Bruce Massachusetts	Laticia Malle Tyronne Conrad Maryland	Roberta Rushon Rick Altig Alberta	Julio Vazquez Ali Shabak North Carolina
John Bredelove Ali Shabak North Carolina	Karen Eby Scott Smith Michigan	Horace Johnson Tom Williams Florida	John Martin Robert Hughes North Carolina	Napoleon Russell Williams-Williams Georgia	Martin Waynick Ceneser-Buman Missouri
Samuel Byrd Eric Cigliome New York	Patrick Fowler Rick Altig Washington	Elias Kurban Cigliome-Bruce Massachusetts	Richard Miller Tom Williams Florida	Nathan Schwartzberg Scott Smith Illinois	Jeff Whitenight Robert Hughes North Carolina

Promoted To General Agent

Ryan Cassidy Cigliome-Bruce Massachusetts	Russell Graham Cigliome-Bruce Massachusetts	Shawn Mitchell Ceneser-Ceneser Missouri	Nancy Parker Cigliome-Bruce Massachusetts	Donald Shuck Mark Hancock Indiana
Gregory Drake Ceneser-Buman Illinois	Heather Maderia Cigliome-Bruce Massachusetts	Richard Nye Rick Mansfield Maine	Efrain Rodriguez James Fagan Puerto Rico	Navarro Simmons Ceneser-Ceneser Missouri

Promoted To Master General Agent

Christopher Benjamin Cigliome-Bruce Rhode Island	Jason Crain Vlad Bassev Texas	Barry Garelick Eric Cigliome New Jersey	Christine Hujber Eric Cigliome New Jersey	Tim Schroeder Nick Nukowski Louisiana
Daniel Connell David Cohen California	Barry Dillah Eric Cigliome New Jersey	David Hamilton Robert Smith Oklahoma	Brian Quinn Ceneser-Ceneser Kansas	Nathaniel Wiggins Ceneser-Ceneser Kansas

INDIVIDUAL PRODUCERS



1. Timothy Cruise
Woodridge, IL



2. David Wang
Woodridge, IL



3. Alan Tahmazian
Los Angeles, CA



4. William Hathorne
Woodridge, IL



5. Marlon Underwood
Woodridge, IL



6. Karen McQuoid
Auckland, NZ



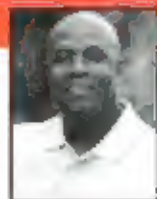
7. Robert Ulrich
Concord, CA



8. Brodie O'Brien
Kanata, ON



9. Michael Nowak
Rochester, NY



10. Colin Pierre
Camp Springs, MD

INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

September Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Timothy Cruise	\$30,335		76.0	Steven Jakubczak	Scott Smith
2. David Wang	25,506		75.8	David Wang	Scott Smith
3. Alan Tahmazian	24,950	98		David Iriye	David Cohen
4. William Hathorne	24,611	92		Eric Nichols	Scott Smith
5. Marlon Underwood	23,231		68.4	Marlon Underwood	Scott Smith
6. Karen McQuoid	21,790		69.7	Lawrence Hauck	Steve Friedlander
7. Robert Ulrich	21,670		84.0	Roger Johnson	Jatofi-Foti
8. Brodie O'Brien	19,658	96		Corey Friesen	Rick Altig
9. Michael Nowak	19,501	89		Jim Bianchi	Durhon Oldham
10. Colin Pierre	19,158	93			Tyrone Conard
11. Hurst Kopp	18,995	97			Nick Nitkowski
12. Christopher Daidone	18,539	100		Derek Hartley	Ali Shahrak
13. Omar Hashimi	18,506	86		Steve Foti	Jatofi-Foti
14. Max Quasem	18,167	100		Erik Graham	David Cohen
15. Allan Gilbert	17,002		78.1	Denise Gilbert	Scott Smith
16. Scott Remmey	16,522		79.2	Jeffrey Dinocento	Eric Giglione
17. Miki Hampton	16,354	100		Ronald VanWoesik	Vlad Basov
18. Daniel Polilechio	16,314		73.4	David Wang	Scott Smith
19. Heather Maderia	15,972	92		John Baldo	Giglione-Brister
20. Rachel Arenas	15,864	81		Ryan Stenglein	Rick Altig

* Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1 Rusty Jewell	\$214,018	83		Rusty Jewell	Nick Nitkowski
* 2 David Wang	193,020		75.8	David Wang	Scott Smith
* 3 Timothy Cruise	181,146		76.0	Steven Jakubczak	Scott Smith
* 4 Marlon Underwood	156,697		68.4	Marlon Underwood	Scott Smith
* 5 Curt Snow	140,263		72.4	Gloria Sanchez	Jatofi-Foti
* 6 James Dattilo	138,898		69.7	James Dattilo	Marc Zipper
* 7 Matthew Wolfanger	134,879		87.6	Paul Rumbuc	Durhon Oldham
* 8 Mary Ann Gaelic	123,140		75.0	Lawrence Hauck	Steve Friedlander
* 9 Michael Nowak	122,049	89		Jim Bianchi	Durhon Oldham
* 10 Karen McQuoid	120,108		69.7	Lawrence Hauck	Steve Friedlander
11 Robert Ulrich	118,374		84.0	Roger Johnson	Jatofi-Foti
12 Ruben Soberanes	116,454		67.7	Doreen Ryan-Foti	Jatofi-Foti
13 Russell Morris	113,600		85.7		Marc Zipper
14 Abdulrazzaq Ahmed	111,690		75.1	Zulfikar Bhukera	Scott Smith
15 Scott Remmey	106,851		79.2	Jeffrey Dinocento	Eric Giglione
16 Jennifer Baron	103,759		76.2	William Cook	Tom Williams
17 Jinzhou Zhao	102,980		88.8	Rob Hay	Rick Altig
18 Gaurang Pandya	102,802		76.5	Gaurang Pandya	Joshua Chalom
19 Yvonne Hernandez	102,471		81.7	David Iriye	David Cohen
20 Allan Gilbert	102,385		78.1	Denise Gilbert	Scott Smith

* Percentage of Net to Gross

Heart of a Champion



FROM THE DESK OF:

Bo Gentile

Assistant Vice President
National Recruiting

It's not the size of the person but the size of their heart that matters.

— Red Pollard

When I sat down to write this article, I found myself reflecting on the movie I watched the night before — *Seabiscuit*. *Seabiscuit* is based on the true story of the half-blind ex-prizefighter, Red Pollard, the old-school frontier mustang-breaker, Tom Smith, and the millionaire, Charles Howard, who teamed up to develop a failing, undersize racehorse with crooked legs into 1938's *Horse of the Year*.

The movie takes place during some of the bleakest years in American history. While many people were surviving the daily misfortunes of the Depression, *Seabiscuit* won America's heart and captured her hopes. In fact, this floundering horse commanded more printed news-space than FDR or Hitler.

For those of you who have seen this movie, you will understand why I titled this article, heart of a champion. For those of you who haven't, *Seabiscuit* is a classic tale of an underdog who becomes the victor by his sheer will, or rather his heart, to win.

In one of the scenes, *Seabiscuit* was rivaled against War Admiral, 1937's Triple Crown Winner. War Admiral was the absolute picture-perfect horse. Despite *Seabiscuit*'s up-and-coming record as a contender, he was considered a major underdog. However, that did not matter. It did not matter, because as a team, the owner, jockey, trainer and, most of all, *Seabiscuit* wanted to win more.

As I was watching this great movie, I found myself relating it to American Income and National Income and how as a Company we have proven time and time again — no matter what the odds — that we can set records for both production and recruiting.

This brings me to the point of my article. We all know, if you want something bad enough, despite everyone around you saying you can't, and having the heart of a champion — like *Seabiscuit* — nothing can stop you from reaching that goal.

American Income and National Income's sales force has the heart of a champion when it comes to taking our recruiting efforts to the next level.

In fact, we coded over 485 Producers in the month of October. Five hundred codes a month is the next level in our recruiting effort, and that next level is what we need to strive to accomplish during these final months of 2003.

You have heard — and read — over and over — from Roger and your SGAs — that with an increased number of Producers in the field we can't help but have an increased number of sales.

Yes, sometimes, we can try to raise the production goals of our current sales force, but it is proven that when you recruit more Producers you will see an overall total production increase. **Recruiting is the key to success in reaching our production goals — it is that simple!**

Having said that, I implore you to set goals for recruiting. Challenge yourself. Remember, if you have the heart of a champion, you will reach those goals and never look back.

I would also like to take this time to thank you for the tremendous effort you have put forth so far toward recruiting. I believe we have only just begun to realize how big our hearts are, and how big our sales force can be. Share the opportunity!

Don't Recruit Hard, Recruit Smart!

Last February, we took a recruiting poll at our *Leadership Development Seminar* and the results of this poll were very interesting. The class was asked a series of recruiting questions, and here were the results:

- Only two of the 59 attendees said they had personally recruited an individual.
- Eight said they understood the different styles of resumes coming into their offices.
- Seven of 59 said they were using the *AC-6 Recruiting Brochure* to help in their recruiting efforts.
- Thirty-four percent said they had utilized the *AC-42 Mini Recruiting CD-ROM* in recruiting, but those same 20 did not know how to replenish their supply.

Examining this "on the fly" poll can give you a good idea of what is taking place in your Agencies regarding recruiting. The fact is, many of us are working hard at recruiting but not working smart.

By putting some simple tools to work, you can not only recruit efficiently but effectively. Let's take a look at some tools which will help you become a smart recruiter:

- Recruiting Brochure — AC-6
- The large Recruiting CD-ROM — AC-41
- The mini Recruiting CD-ROM — AC-42
- Internet Ad Response Script
- Referral Video AV-42
- Convention Video AV-55, AV-56 and AV-57
- Spirit of AIL Video AV-1
- 2004 Atlantis Convention Video

All of the items listed above are available through General Services.

If you are not utilizing all of the resources available, you are recruiting with one arm tied behind your back. Think about that and recruit smart!



SUPERVISING AGENTS



1. **Mary Ann Gaelic**
Auckland, NZ



2. **Jason Anderson**
Los Angeles, CA



3. **Ernesto Conder**
Los Angeles, CA

All Time Record to Beat
Month: \$43,409 1st Yr. **Gino Tanzil**

All Time Record to Beat
Month: \$68,050 Net ALP **Mary Ann Gaelic**

September Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Mary Ann Gaelic	\$37,672	\$53,505		73.1	5	Lawrence Hauck	Steve Friedlander
2. Jason Anderson	29,009	34,723	92		3	David Iriye	David Cohen
3. Ernesto Conder	22,169	30,711	100		2	David Iriye	David Cohen
4. Dustin Venekamp	19,937	22,013	83		7	Gregory Krier	Rick Altig
5. Daniel LaMarche	18,330	22,518	79		3	Corey Friesen	Rick Altig

All Time Record to Beat
YTD: \$142,726 1st Yr. **Vladimir Opra**

All Time Record to Beat
YTD: \$237,992 Net ALP **Vladimir Opra**

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Mary Ann Gaelic	\$172,457	\$298,333		73.1	5	Lawrence Hauck	Steve Friedlander
2. Jason Anderson	74,834	111,524	92		3	David Iriye	David Cohen
3. Dustin Venekamp	69,119	101,394	83		7	Gregory Krier	Rick Altig
4. Michael Hardy	54,572	80,982	95		5	Nickolay Gusev	Vlad Basov
5. Allan Gilbert	47,780	151,765		67.0	3	Denise Gilbert	Scott Smith

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

GENERAL AGENTS



1. **Stefan Reynolds**
Auckland, NZ



2. **Dorian Oldham**
Rochester, NY



3. **Elaina Bosco**
Ft. Lauderdale, FL



4. **Kevin Leonard**
Woodridge, IL



5. **Robert Morrison**
Kanata, ON

All Time Record to Beat
Month: \$102,403 1st Yr. **Eric Neal**

All Time Record to Beat
Month: \$111,262 Net ALP **Eric Neal**

September Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
1. Stefan Reynolds	\$63,719	\$67,082	98		9	Lawrence Hauck	Steve Friedlander
2. Dorian Oldham	47,581	51,261		68.2	6	Steven Greer	Durhon Oldham
3. Elaina Bosco	42,178	49,699		72.4	9	William Cook	Tom Williams
4. Kevin Leonard	40,792	64,418		73.3	4	Marlon Underwood	Scott Smith
5. Robert Morrison	35,422	35,422	85		8	Timothy Simpson	Rick Altig
6. Eric Tuttobene	29,591	39,375		75.9	16	Paul Rumbuc	Durhon Oldham
7. Robert Chuva	29,483	32,904	94		32	Jeffrey Dinocento	Eric Giglione
8. Robert Dunn	29,452	33,796	88		11	Keith Zabrocki	Marc Morton
9. Suzanne Stenger	25,384	28,524		72.5	5	David Hausman	Eric Giglione
10. Maurice Davies	22,201	34,611		69.5	2	Roger Geering	Steve Friedlander

All Time Record to Beat
YTD: \$489,120 1st Yr. **Eric Neal**

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
* 1. Robert Morrison	\$264,179	\$264,179	85		8	Timothy Simpson	Rick Altig
* 2. Elaina Bosco	222,353	297,784		72.4	9	William Cook	Tom Williams
* 3. Kevin Leonard	212,579	327,463		73.3	4	Marlon Underwood	Scott Smith
* 4. Shannon Richardson	200,298	253,052		72.0	3	Joshua Robinson	Geneser-Bitman
* 5. Mark Reddington	195,930	257,968		74.0	2	Paul Rumbuc	Durhon Oldham
6. Eric Tuttobene	189,689	267,529		75.9	16	Paul Rumbuc	Durhon Oldham
7. Stefan Reynolds	181,376	253,120	98		9	Lawrence Hauck	Steve Friedlander
8. Maurice Davies	169,084	241,644		69.5	2	Roger Geering	Steve Friedlander
9. Dorian Oldham	166,734	201,321		68.2	6	Steven Greer	Durhon Oldham
10. Brandon Ito	150,499	171,866		71.8	2	David Iriye	David Cohen

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

HAWAII - EXPLORE PARADISE!

AN ISLAND ADVENTURE AWAITS YOU!



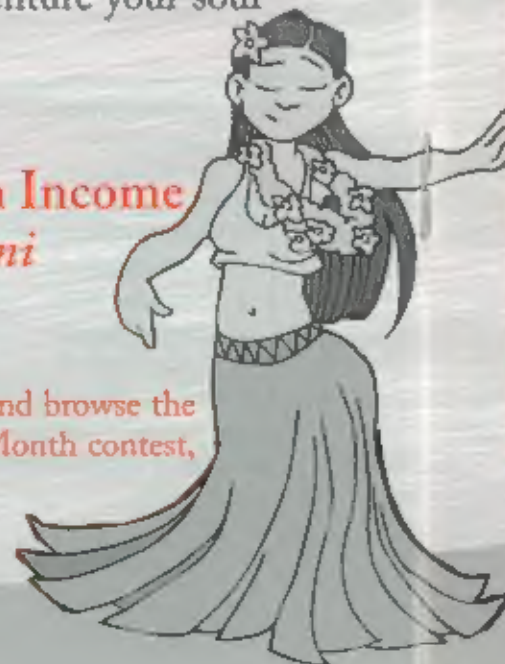
Winners of the Six-Month Contest will be whisked away to *The Fairmont's* premiere oceanfront all-suite resort, the *Kea Lani*. This luxurious destination has fun, sun and surf which beckons to your spirit. Take a look at some of the adventures awaiting you:

- * Snorkeling, kayaking, sailing and windsurfing
- * Island-wide excursions
- * Championship golf course and tennis courts
- * Fine dining
- * World-class spa
- * Three swimming pools
- * Spacious suites
- * Deep-sea fishing



Inside and out, *The Fairmont Kea Lani* offers everything your heart desires and all the the adventure your soul craves.

Give in to your adventurous spirit and join American Income and National Income at *The Fairmont Kea Lani* on the tropical island of Maui!



THE FAIRMONT KEA LANI/HAWAII STANDINGS

Listed below are the standings for the Six-Month Contest through September 2003.

PR Reps. in Category A: 1. Leo VanDenBussche - 11,712 cards. 2. Rona Pileggi Spano - 11,149 cards.

PR Reps. in Category B: 1. Malka Arony - 8,885 cards. 2. Laurie Onasch - 8,339 cards.

PR Reps. in Category C: 1. Becky Cutler - 26 groups. 2. Jenny Williams - 25 groups.

Individual Producers:

1. Timothy Cruise	\$74,579 in Net ALP	11. Rusty Jewel	\$48,728 in Net ALP
2. David Wang	\$67,862 in Net ALP	12. Michael Nowak	\$47,384 in Net ALP
3. Marlon Underwood	\$58,435 in Net ALP	13. Navarro Simmons	\$45,867 in Net ALP
4. Mary Ann Gaelic	\$56,102 in Net ALP	14. Scott Remmey	\$44,146 in Net ALP
5. James Dattilo	\$52,374 in Net ALP	15. Daniel Potilechio	\$42,701 in Net ALP
6. Karen McQuoid	\$51,856 in Net ALP	16. Nadia King	\$42,032 in Net ALP
7. Robert Ulreich	\$51,369 in Net ALP	17. Terry Sullivan	\$41,436 in Net ALP
8. Matthew Wolfanger	\$49,954 in Net ALP	18. Gaurang Pandya	\$41,207 in Net ALP
9. Curt Snow	\$49,166 in Net ALP	19. Jean Marc Louis	\$41,101 in Net ALP
10. Alan Tahmazian	\$48,826 in Net ALP	20. Rachel Arenas	\$40,080 in Net ALP

SAs: 1. Mary Ann Gaelic - \$163,292 in Net ALP. 2. Michael Hardy - \$75,068 in Net ALP

General Agents:

1. Robert Morrison	\$149,209 in Net ALP	4. Kevin Leonard	\$133,634 in Net ALP
2. Stefan Reynolds	\$146,765 in Net ALP	5. Dorian Oldham	\$130,356 in Net ALP
3. Elaina Bosco	\$140,891 in Net ALP	6. Robert Dunn	\$112,426 in Net ALP

Master General Agents:

1. Paul Rumbuc	\$567,338 in Net ALP	4. Erik Graham	\$378,458 in Net ALP
2. David Hausman	\$411,521 in Net ALP	5. Jim Bianchi	\$339,137 in Net ALP
3. Lawrence Hauck	\$388,790 in Net ALP	6. Steven Greer	\$338,401 in Net ALP

RGAs: 1. Rob Hay - \$838,171 in Net ALP. 2. Roger Fung - \$807,242 in Net ALP.

SGA Category I: 1. Durhon Oldham - 53% increase. 2. David Cohen - 23% increase.

SGA Category II: 1. Eric Giglione and David Brister - 63% increase. 2. Tom Williams - 7% increase.

SGA Category III: 1. David Zophin - 131% increase. 2. Joseph Manone - 43% increase.

SGA Category IV: 1. Steve Friedlander - 73% increase. 2. Jim Surace - 19% increase.

For more information on the *Fairmont Kea Lani Resort*, visit www.fairmont.com and browse the Hotels and Resorts menu for Wailea, Hawaii. For more information on the Six-Month contest, go to www.aillife.com or refer to the July issue of *Spotlight*.



1. Lawrence Hauck
Auckland, NZ



2. Jim Bianchi
Rochester, NY



3. Paul Rumbuc
Rochester, NY



4. David Iriye
Los Angeles, CA



5. William Cook
Fr. Lauderdale, FL

September Production

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Lawrence Hauck	\$139,986	\$151,506		73.7	12	Steve Friedlander
2. Jim Bianchi	108,340	120,389		74.5	14	Durhon Oldham
3. Paul Rumbuc	107,262	208,868		75.3	16	Durhon Oldham
4. David Iriye	76,192	101,705		70.5	16	David Cohen
5. William Cook	75,687	98,936		70.4	20	Tom Williams
6. Steven Greer	75,278	117,381		76.1	11	Durhon Oldham
7. Brian Quinn	74,470	78,131	85		18	Geneser-Geneser
8. Erik Graham	71,717	127,908		77.5	25	David Cohen
9. Christopher Alphen	68,708	69,507		79.7	12	Giglione-Bristler
10. Marlon Underwood	63,160	113,225		67.3	10	Scott Smith

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$935,957	\$1,605,485		75.3	16	Durhon Oldham
* 2. Lawrence Hauck	764,749	889,899		73.7	12	Steve Friedlander
* 3. Steven Greer	722,056	892,623		76.1	11	Durhon Oldham
* 4. David Iriye	612,801	716,923		70.5	16	David Cohen
* 5. Jim Bianchi	571,159	679,806		74.5	14	Durhon Oldham
6. Steve Foti	462,304	819,155		68.6	12	Jatoft-Foti
7. Marlon Underwood	452,696	765,730		67.3	10	Scott Smith
8. William Cook	411,464	658,740		70.4	20	Tom Williams
9. Erik Graham	408,665	853,338		77.5	25	David Cohen
10. Brian Quinn	400,498	443,025	85		18	Geneser-Geneser

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

SHOW ME THE MONEY

Retention Bonus*

Qualifier	SGA	Bonus Amount
Timothy Cruise	Scott Smith	\$5,157.08
David Wang	Scott Smith	\$4,336.15
Robert Ulreich	Jatoft-Foti	\$4,334.00
Marlon Underwood	Scott Smith	\$3,716.99
Karen McQuoid	Steve Friedlander	\$3,486.45
Allan Gilbert	Scott Smith	\$3,230.50
Scott Remmey	Eric Giglione	\$3,139.18
Matthew Wolfanger	Durhon Oldham	\$3,108.06
Arnold Iacoviello	Tom Williams	\$3,086.09
Hurst Kopp	Nick Nitkowski	\$3,039.26

Total Retention Bonus Paid Out: \$546,168.94 462 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Lawrence Hauck	Steve Friedlander	\$9,730.52
Paul Rumbuc	Durhon Oldham	\$9,482.55
Steven Greer	Durhon Oldham	\$8,881.12
Jim Bianchi	Durhon Oldham	\$8,428.55
David Iriye	David Cohen	\$7,580.22
William Cook	Tom Williams	\$6,710.98
Theodore Pappas	Eric Giglione	\$5,816.60
Brian Quinn	Geneser-Geneser	\$4,946.27
Kevin Surles	David Zophin	\$4,538.16
Steve Jakubczak	Scott Smith	\$4,342.81

Total Leadership Bonus Paid Out: \$147,863.00 72 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Joseph Galusha	Durhon Oldham	\$2,439.47
Leo VanDenBussche	Rick Altig	\$2,108.16
Rona Pileggi Spano	Scott Smith	\$2,006.88
Malka Arony	David Cohen	\$1,599.21
Robin Andrade	Giglione-Bristler	\$1,522.08
Laurie Onasch	Joseph Manone	\$1,501.06
Brenda DiSortima	Eric Giglione	\$1,154.98
Susan Fuldauer	Mark Hancock	\$950.54
Shannon Walker	Rick Altig	\$938.07
Vivian Dwyer	Ali Shahrak	\$896.00

Total PR Bonus Paid Out: \$28,703.74 41 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Welcome to the Board



INTRODUCING:
Baxter Atkinson
 President of the
 American Federation of
 School Administrators

Baxter Atkinson, President of the American Federation of School Administrators (AFSA), has been selected to sit on American Income's Labor Advisory Board. Mr. Atkinson brings a wealth of knowledge and experience to this one of a kind labor advisory board.

AFSA is the only national education organization providing labor, professional, and occupational services to public school principals, vice principals, administrators, and supervisors.

Mr. Baxter's career in labor and education leadership spans 34 years and counting. He was elected to his current post as president in July of this year. Mr. Baxter previously served as vice president of the AFSA's General Executive Board, the union's governing body.

Before taking the position with AFSA's General Executive Board, Mr. Baxter was the treasurer of the Connecticut

Federation of School Administrators. He also served as president of the Hartford Principals and Supervisors Association, AFSA Local 22.

Mr. Baxter began his career in education leadership in 1978 when he worked as a principal and vice principal in the Hartford Public School system. In 1989, he became the principal of Mark Twain Elementary School. Mr. Baxter remained in this post until he was elected president of Local 22.

It is through the guidance and recommendations of AIL's Labor Advisory Board that we are able to provide resources and programs which are beneficial to working families. We hope Mr. Baxter's presence on the board will provide a broader union perspective in order to continue to make this goal possible. We are looking forward to a long partnership.

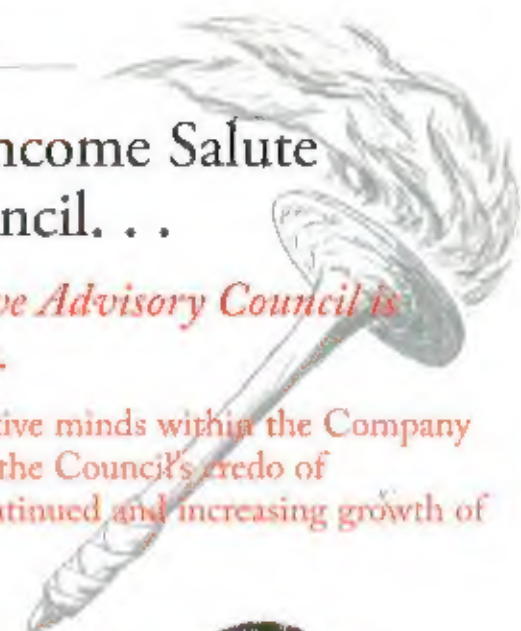
LABOR ADVISORY BOARD MEMBERS

- | | | | |
|--|--|--|--|
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Dept. for Prof. Employees | Patricia Friend, President
AFA | Leon Lynch, Vice President
USWA | Edward C. Sullivan, President
BCT Department |
| Stuart Appelbaum, President
RWD Union/UFCW | Larry Gregoire, President
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| Baxter Atkinson, President
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AFGWU |
| Theodore Bikel, President
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AIL Labor Advisory Board |
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CLUW | Clyde Rivers, Assoc. President
CSEA | Donald Wightman, President
UWUA |
| Doug Dority, President
UFCW | Newton Jones, Int'l President
IBB | Cecil Roberts, President
UMWA | James Williams, Gen. President
IUPAT |
| John Dougherty, President
OICM Int'l Association | Gregory Junemann, Int'l Pres.
IFPTE | Milton Rosado, President
LCLAA | Boyd Young, President
PACE Int'l Union |
| Gerald Feder, LAB Secretary
Feder and Associates | George Kourpias, President
ARA, AFL-CIO | Michael Sacco, President
SIU | William Young, President
NALC |
| Edward Fire, President
IUE/CWA | Thomas F. Lee, President
AFM of the U.S. and Canada | Robert Scardelletti, Int'l Pres.
TCIU | Hon. Speaker Jim Wright,
Honorary Member of LAB |
| M.A. Mac Fleming, President
Brotherhood of MWE | William Lucy, Sec.-Treasurer
AFSCME | Harold Schaitberger, President
IAFF | |

American Income and National Income Salute the Executive Advisory Council...

Organized in 1999, the American Income Life Executive Advisory Council is comprised of our most outstanding State General Agents.

All, and NILICO Council members have some of the most innovative minds within the Company and represent the true spirit of success. Members are committed to the Council's credo of "Continuing the legacy, carrying the torch," thereby ensuring the continued and increasing growth of American Income in this new era.



Rick Altig



David Cohen



Larry Geneser



Eric Giglione



Bill Jennings



Joseph Manone



Marc Morton



Durhon Oldham



Ali Shahrak



Scott Smith



Jim Surace



Tom Williams

STATE GENERAL AGENTS



Durhon Oldham

Category I	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Durhon Oldham	\$351,277	\$164,400	214	\$526,712		75.9	\$2,331,151	\$997,200	234	\$3,332,637
Rick Altig	965,213	596,400	162	1,541,953		68.3	8,168,268	5,367,600	152	13,039,690
Vlad Basov	161,823	123,600	131	196,281		68.2	1,202,954	1,112,400	108	1,655,036
David Cohen	236,363	192,000	123	406,502		71.9	1,748,906	1,728,000	101	2,886,132
Scott Smith	323,506	276,000	117	651,082		67.9	2,776,296	2,484,000	112	5,320,864
Jatof-Foti	166,420	164,400	101	321,110		68.7	1,379,362	1,588,800		2,583,091



Eric Giglione & David Brister

Category II	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Giglione-Brister	\$236,498	\$96,000	248	\$261,073		72.7	\$1,599,516	\$864,000	185	\$1,754,660
Tom Williams	154,709	84,000	184	237,704		67.6	837,698	756,000	111	1,684,493



Joseph Manone

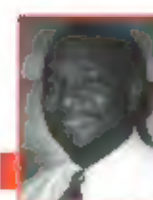
Category III	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Joseph Manone	\$86,254	\$68,400	126	\$163,285		73.7	\$607,284	\$615,600		\$1,396,248
David Zophin	77,395	68,400	113	97,118		79.1	590,194	615,600		836,821
Mark Hancock	73,150	68,400	107	125,513		69.5	398,649	615,600		811,982

STATE GENERAL AGENTS



Steve Friedlander

Category IV	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Steve Friedlander	\$174,551	\$56,400	309	\$221,479		73.8	\$1,125,073	\$507,600	222	\$1,460,460
Bill Jennings	76,138	56,400	135	121,077		68.2	823,959	507,600	162	1,132,436
James Surace	64,707	56,400	115	126,822		68.5	763,721	645,600	118	1,305,405
Gleb Ostrovsky	59,337	56,400	105	74,171	93		184,805	169,200	109	235,326



Robert Hughes

Category VI	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Robert Hughes	\$48,982	\$44,400	110	\$80,491		70.9	\$278,568	\$399,600		\$466,787



Chris Wittenbach

Category VI	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Chris Wittenbach	\$42,662	\$21,600	198	\$42,662	99		\$77,012	\$33,600	229	\$76,594
Altig-Orlovic	66,569	44,000	151	80,948	81		286,556	220,800	130	344,733

MONETARY DONATIONS

American Income and National Income

- Contributed \$2,500 to the Lupus Foundation
- Gave \$2,500 to the Hadassah Medical Organization
- Donated \$2,500 to the Animal Protective Foundation
- Donated \$5,000 to LRA's Annual Labor Awards dinner honoring Dennis Rivera and members of SEIU 1199

Matt Blumert Agency

- Contributed \$300 to Baltimore's AFL-CIO COPE fund.
- Gave \$425 to Washington's AFL-CIO's *Evening with Labor* event
- Donated \$100 to the Baltimore Professional Firefighter's golf outing.
- Contributed \$200 to the Washington D.C. AFL-CIO
- Contributed \$200 to APWA's annual convention
- Donated \$475 to the AFSCME
- Gave \$650 to the UA 486 scholarship fund
- Gave \$550 to Baltimore's AFL-CIO golf tournament.
- Contributed \$100 to the Contra Maryland AFL-CIO.
- Contributed \$500 to the Maryland/D.C. AFL-CIO bi-annual convention
- Donated \$600 to AFSCME's annual convention fund.
- Gave \$1,200 to AFL-CIO Annual Leadership meeting.

Jatoft-Foti Agency

- Contributed \$2,500 to the Instituto Laboral de la Raza Annual Awards dinner
- Gave \$500 to the Electrical Workers' spring meeting.
- Donated \$500 to ATU Local 256
- Donated \$500 to the USWA/Steelworkers' conference.
- Gave \$1,000 to UFCW's Region Eight conference
- Gave \$175 to the East Bay CCUL fundraiser and dinner
- Contributed \$75 to the Teamsters' retiree picnic
- Donated \$75 to the Ironworkers' Local 155
- Donated \$1,000 to SEIU Local 616
- Gave \$35 to the Mt. Diablo CCUL.
- Contributed \$100 to Sheetmetal Workers' Local 104.
- Gave \$35 to the East Bay CCUL monthly meeting fund
- Donated \$15 to the Teamsters retiree luncheon

- Contributed \$250 to the Teamsters for raffle prizes.
- Gave \$125 to a CCUL fundraiser
- Donated \$35 in prizes for a CCUL silent auction.
- Gave \$500 to the San Mateo CLC COPE banquet
- Contributed \$2,000 to the CSEA annual convention
- Contributed \$175 to the Patelco Credit Union's auction
- Donated \$550 to the Machinists' District Lodge 190.
- Gave \$200 to California Bald Eagle Foundation.
- Gave \$250 to the CLC Labor Day picnic.
- Donated \$1,000 to SEIU Local 250
- Gave \$250 to UFCW's Silverstein scholarship fund
- Donated \$90 for door prizes to the CCUL.
- Contributed \$250 to the Shop Ironworkers' Local 790.
- Contributed \$2,500 to Contra Costa's labor dinner
- Gave \$200 to UFCW's golf outing.

Shashi Parekh Agency

- Contributed \$1,000 to the Sheriffs' Association

Ali Shahrak Agency

- Gave \$345 to North Carolina's Union Community fund.
- Contributed \$270 to the Virginia AFL-CIO.

Robert Smith Agency

- Contributed \$395 to the Building Trades *Dollars Against Diabetes* golf outing.
- Donated \$500 to the Western Oklahoma Building Trades annual conference
- Donated \$500 to the annual Oklahoma Credit Union League's conference.
- Contributed \$250 to the *IWFR Freedom Bus Ride* event
- Donated \$325 to Oklahoma's Association of Home Care's conference

Jim Surace Agency

- Gave \$1,000 to the Greater Stark County AFL-CIO scholarship fund
- Contributed \$100 to the AFL-CIO.
- Gave \$100 to United Way/Labor's kick-off clam bake

Total \$37,470.00

OTHER DONATIONS

Matt Blumert Agency

- Gave four cases of food to UFCW 392 for strike relief
- Donated 48 cases for food to the Baltimore AFL-CIO's holiday food drive.

- Contributed two dozen dolls to the AFL-CIO's holiday basket giveaway



Showing Our Support Dallas Agency Supports TWU 556



On Wednesday, Aug. 13, 2003, "Working for free is not for me," was the chant of Southwest Airlines flight attendants at the Austin-Bergstrom International Airport. OPEIU Local 277 member, Jennifer Opra, a Public Relations Representative with the Vlad Basov Agency, and, her mother, Jacky Watson attended the Austin demonstration to provide refreshments and show their support. In August, Transport Worker's Union members demonstrated at airports across the country to rally against the unfair working practices upheld by Southwest Airlines.

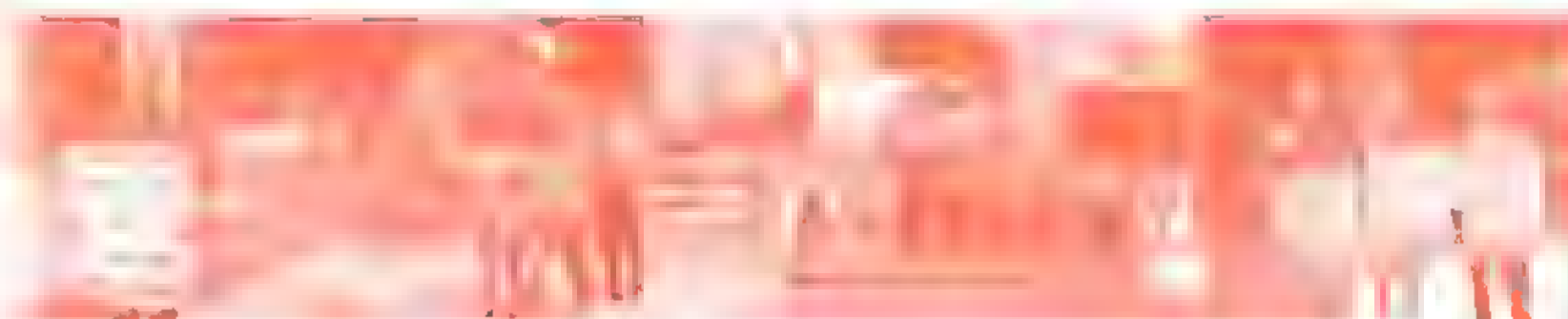
On Thursday, Aug. 14, 2003, Jennifer Opra and local Transportation Worker's Union members were joined by Vladimir Opra, an MGA, Dmitriy Goncharuk, a GA, and Dave Fadden, a Producer, all with the Vlad Basov Agency, at the Dallas Love Field Airport. They participated in this demonstration to show flight attendants they were supported by the OPEIU Local 277.

Southwest flight attendants say they do not have access to retirement insurance or pension plans, and they work about 23 hours a month without pay. Southwest flight attendants are required to tidy up planes while passengers get off and on. They are not paid during this time, and no other airline makes a similar request.



The campaign for contracts started last Valentine's Day. The two sides recently exchanged economic proposals, and the union describes the negotiations as being "far apart" on many issues. The flight attendant contract is the last major labor union lacking a new contract from Southwest Airlines, which is trying hard to keep its cost advantage over the larger carriers experiencing economical woes.

Union leaders have launched a "Tough LUV" (LUV is the Southwest Airlines stock symbol) campaign to protest this impasse.

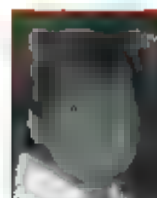


Manager



Debbie Enstedt
Winnipeg, MB

Category A

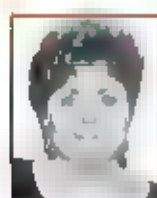


Rona Pileggi Spano
Woodridge, IL



Vivian Dwyer
Raleigh, NC

Category B

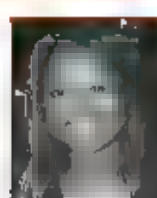


Malka Arony
Phoenix, AZ



Catherine Briggie
Phoenix, AZ

Category C



Jennifer Opra
Irving, TX



Donald Spohn
Columbus, OH

September Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	12,961	Rick Altig
2. Malka Arony	6,993	Steve Hartman
3. Charles Hill	4,079	Jatoft-Foti

All-Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Rona Pileggi Spano	4,685	Scott Smith
2. Vivian Dwyer	4,625	Ali Shahrak
3. Cheryl Cook	2,516	Durhon Oldham
4. Susan Gilbert	2,280	Scott Smith
5. Al Wall	1,900	Joshua Chalom

Category B	No. Cards	SGA
1. Malka Arony	4,016	Steve Hartman
2. Catherine Briggie	2,793	Steve Hartman
3. Anne Bowyer	2,565	Akers & Altig
4. Laurie Onasch	2,553	Manone & Altig
5. Brenda Swecker	2,059	Chris La Fond

All-Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	Groups	SGA
1. Jennifer Opra	14	Vlad Basov
2. Donald Spohn	11	Marc Morton
2. Jaime Mditbo	11	Dan Phillips
2. Mark Gagliardi	11	Jatoft-Foti
3. Malka Arony	10	Steve Hartman
3. Billy Sauers	10	Tom Williams
3. Becky Cutler	10	Bill Jennings

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	183,423	Rick Altig
*2. George Farenthold	39,192	Durhon Oldham
3. Charles Hill	32,207	Jatoft-Foti

All-Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	40,328	Scott Smith
*2. Brenda DiSomma	22,360	Eric Giglione
*3. Richard Meshulam	20,782	David Cohen
4. Al Wall	20,636	Joshua Chalom
5. Joseph Galusha	20,466	Durhon Oldham

Category B	No. Cards	SGA
*1. Laurie Onasch	20,957	Manone & Altig
*2. Malka Arony	19,711	Steve Hartman
*3. John Wilkinson	14,776	Geneser-Bitman
4. Irene Rurycz	13,828	James Strace
5. Brenda Swecker	13,373	Chris La Fond

All-Time PR Group Production Record

YTD: 514 groups **Darrell Dorey**

Category C	Groups	SGA
*1. Becky Cutler	66	Marc Morton
*2. Donald Spohn	65	James Strace
*2. Kenneth Altzer	65	Rick Altig
3. Jenny Williams	60	Bill Jennings
4. Richard Case	59	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

DISCOVER A
WORLD OF WONDER
DISCOVER...

ATLANTIS



PARADISE ISLAND, THE BAHAMAS
JULY 8-11, 2004

Qualifiers

Joseph Galusha	\$2,439.47
Leo VanDenBussche	\$2,108.16
Rona Pileggi Spano	\$2,006.86
Malka Arony	\$1,599.21
Robin Andrade	\$1,522.08
Laurie Onasch	\$1,501.06
Brenda DiSomma	\$1,154.98
Susan Fuldauer	\$950.54
Shannon Walker	\$938.07
Vivian Dwyer	\$896.00
Becky Cutler	\$889.19
George Farenthold	\$879.06
Anne Bowyer	\$822.00
Irene Rarycz	\$687.96
Frances Christie	\$670.08
Jacqueline deVooght	\$601.08
Jennifer Opra	\$600.92
Jaime Midtho	\$563.50
Jenny Williams	\$521.95
Richard Case	\$508.40
Mario Soljan	\$498.85
Robin Denham	\$488.62
Catherine Briggie	\$471.85
Mark Gagliardi	\$463.36
Parminder Sihota	\$453.97
Brenda Swecker	\$399.10
Al Wall	\$395.50
Casandra Robinson	\$360.35
Susan Kelleher	\$361.70
David Blaisdell	\$360.35
Robert Dalley	\$328.80
Sandra Johnson	\$250.52
Erica Dalager	\$249.12
William Verbeten	\$247.91
Susan Gilbert	\$241.74
John Wilkinson	\$231.08
Leigh Yost	\$219.69
Gabriella Klett	\$215.24
John Molina	\$206.83
Janna Khichoyan	\$196.11
Terrie Hobson	\$195.48

Total
\$28,703.74

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER



LEADERSHIP BONUS

September Bonus Qualifiers

Lawrence Hauck	Bryan Johnson	Francisco Perez	Matthew Wollanger	Rachel Arenas
\$9,730.52	\$2,971.98	\$1,135.65	\$581.45	\$317.21
Paul Rumbac	Jason Schlomann	Thomas Thundiyil	Alfred O'Connor	Arthur Greene
\$9,482.55	\$2,956.18	\$1,134.75	\$541.34	\$315.23
Steven Greer	Roger Fung	Rick Choptuik	Harpreet Gujral	Erika Bonds
\$8,881.12	\$2,886.61	\$1,133.16	\$501.57	\$301.06
Jim Bianchi	Joshua Goodman	William Thompson	Mark Reddington	Barrett Clayton
\$8,428.55	\$2,816.21	\$1,069.81	\$499.21	\$299.51
David Irlay	Kirk Kupsky	Patrick Stenglein	Rodney Hasmann	Gilbert Franklin
\$7,580.22	\$2,554.97	\$1,056.28	\$458.60	\$285.27
Bill Cook	Corey Friesen	Tobias Jenkins	Gregory Siard	Anthony Walthour
\$6,710.98	\$2,211.59	\$965.93	\$443.20	\$274.72
Theodore Pappas	Camy Smith	Joseph Callahan	Brian Fotovich	Joseph Cassisa
\$5,816.60	\$1,853.75	\$954.59	\$413.43	\$269.25
Brian Quinn	David Wang	Melanie Cohen	Rodolfo Gutierrez	Wes Elder
\$4,946.27	\$1,711.51	\$954.56	\$381.99	\$264.45
Kevin Surles	Stefan Reynolds	Elaina Bosco	Nestor Aramayo	Eric Tuttobene
\$4,538.16	\$1,603.43	\$952.75	\$381.28	\$245.98
Steve Jakubczak	Dorian Oldham	Jason Anderson	Randall Horne	Brian Traboulay
\$4,342.81	\$1,554.93	\$935.64	\$378.24	\$164.83
Erik Graham	Jeffrey Portell	Jean Marc Louis	Barclay Moran	Hal Herman
\$4,315.64	\$1,338.41	\$926.49	\$377.72	\$107.37
Marc Rosen	William Heath	Mary Ann Gaelic	John Hard	Rick Risen
\$4,003.93	\$1,276.66	\$903.41	\$356.60	\$88.01
James Dattilo	Kevin Khadivlan	Ernesto Conder	Jerald Muhammad	
\$3,788.58	\$1,255.31	\$877.72	\$343.40	
Ryan Stenglein	Lee Conti	Rusty Jewell	Scott Georger	
\$3,533.21	\$1,240.71	\$807.76	\$341.43	
Christopher Alphen	Jonathan Saluk	Kent Booze	Michael Nowak	
\$3,296.23	\$1,188.71	\$799.81	\$329.19	
Greg Partee	Lewis Prochnau	Adam Kiss	Chris Georgiadis	
\$3,015.42	\$1,145.99	\$590.93	\$325.48	

Total \$147,863.00

RETENTION BONUS

QUALIFIER

Timothy Cruise
David Wang
Robert Ulrich
Marlon Underwood
Karen McQuoid
Allan Gilbert
Scott Kemney
Matthew Wollinger
Arnold Iacovello
Hurst Knopp
Alan Ishmaizian
William Hathorne
Robert Olson
Dani Poitoleto
Rudi Camenzind
Elmore Mundeil
Stephen Flecker
Mary Ann Gaeck
Yvonne Hernandez
Paramjit Sangha
Travis Vandenberghe
Ron Friedlander
Preeti Sahgal
Abdulrazzaq Ahmad
John Franklin
Lynn Erickson
Curt Snow
Ruben Sobarranes
Russell Morris
Brodie O'Brien
James Danilo
Michael Howak
Scott Florin
Colin Pierre
Michael Perkins
Lawrence Tenatore
Christopher Daidone
Omar Hashmi
DeMario Cooper
Max Quasem
Mauroia Davies
Wai-Ming Wong
Gaurang Pandya
Bensiah Prior
Lance Brown
Clay-Nghia Nguyen
Zachary Hart
Jeremy Long
Hal Werman
Mark Bleier
Mark Peitz
Miki Hampton
Mack Bell
Heather Madonia
Rachel Arenas
Cherie Cooper
Tamara Ford
Jennifer Bares
John McGrath
Nawaro Simmons
Damien Jones
Alex Bluhm
Victor Quimson
Teresa Carlton
Wes Elder
Barillon Roberts
David Williams
Barnett Clayton
James Stallings
Marcus Baulista
Tobias Jenkins
Eric Turbone
Justin Anderson
Gabriel Mendosa
Roger Kote
Maria Esposito
Fernando Oliveira
Joseph Larsen

AGENCY

Scott Smith
Scott Smith
Jatolt-Foti
Scott Smith
Steve Friedlander
Scott Smith
Eric Gigliome
Durham Oldham
Tom Williams
Nick Mikowski
David Cohen
Scott Smith
Scott Smith
Scott Smith
David Cohen
Scott Smith
Eric Gigliome
Steve Friedlander
David Cohen
Nick Allig
Eric Gigliome
Joshua Chalom
Scott Smith
David Cohen
David Cohen
Jatolt-Foti
Jatolt-Foti
Marc Zipper
Nick Allig
Marc Zipper
Durham Oldham
Scott Smith
Tyrone Conard
Jatolt-Foti
Scott Smith
Ali Shabrak
Jatolt-Foti
Geneser-Geneser
David Cohen
Steve Friedlander
David Cohen
Joshua Chalom
Nick Allig
David Cohen
Vlad Basor
Gary Bizer
Geneser-Geneser
Durham Oldham
Gary Bleier
Durham Oldham
Vlad Nasor
Allan Jennings
Gigliome-Brister
Nick Allig
Nick Allig
Marc Horton
Tom Williams
Nick Allig
Geneser-Geneser
Ali Shabrak
Jatolt-Foti
Jatolt-Foti
Geneser-Geneser
Steve Friedlander
Eric Gigliome
Nick Allig
Vic Hancock
Vlad Basor
Gigliome-Brister
Chris Wittenbach
Durham Oldham
Marcellus Adams
David Cohen
Nick Allig
Steve Hareman
Joshua Chalom
Nick Allig

\$5,157.00
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\$4,134.00
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\$1,486.45
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\$1,179.18
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\$7,086.09
\$7,019.26
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\$2,953.32
\$2,877.37
\$2,773.36
\$2,754.31
\$2,726.48
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\$2,691.62
\$2,682.78
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\$1,878.95
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\$1,838.88
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\$1,761.09
\$1,751.23
\$1,743.51
\$1,728.36
\$1,713.72
\$1,711.50
\$1,682.40

QUALIFIER

Jose Sanchez
Joseph Scapellato
Timothy Wallis
Johnny Parison
Artemi Westergaard
Christopher Georgiadis
David Ackerman
Edward Kaychankov
Claudia Rodriguez
Stephane Guiral
Courtney Dwyer
Maria Bekispon
Kelly McCambres
Timothy Hunter
Nazime Moody
Johnna Woe
Michael Jedio
Patrick Parisi
William Burbash
Yanessa Christian
David Henson
Robert Cosgrove
Ronald Gurney
Military Parkhill
Karin Hagenson
Thomas Conolly
Susanne Hono
Benjamin Macollis
N-Ewan Whip
Revin Appasamy
Ramon Kim
Wesley Bangs
George Sturge
Nancy Downs
Michael McDonald
Heather Baus
Julie Arahamian
Latoya Tucker
Benjamin Vanfosso
Iris Felt
Stephen Liberto
Ray Landry
Robert Fernay
John Huber
Revin Haines
Barry Dilish
Barry Dransoff
Scott Daulton
Lynn Caswell
Herwan Libman
Efrain Rodriguez
Richard Delangis
Emily Barr
Robert Delvisy
Derek Hardey
Alfred Bremer
Anthony Walshaw
Revin Maclean
David Jackson
Basilie Cadot
Elas Harlan
Leo Porter
Howard Wilson
Robert Weir
Christopher Acquasano
Cristina Simon
Cynthia Wilhelm
Steven Saporita
Tracy Haden
Scott Kenney
Amanda Minna
Bessie Lewis
Daniel Pavick
Shajah Iwan
Nobina Selji
David Salomonov
Steven Strong
Maheira Lang

AGENCY

Scott Smith
Eric Gigliome
Nick Allig
Geneser-Geneser
Tom Williams
Eric Gigliome
Eric Gigliome
Jatolt-Foti
Nick Allig
Gigliome-Brister
Nick Allig
Marc Zipper
Durham Oldham
Barid Zepkin
Nick Allig
Geneser-Bisman
Chris La Fond
Durham Oldham
Geneser-Geneser
David Cohen
Marc Zipper
Durham Oldham
Richard Allig
Vlad Basor
Durham Oldham
Durham Oldham
Joseph Nannone
Nick Allig
Nick Allig
Nick Allig
Nick Allig
Ramin Karadj
Durham Oldham
Jatolt-Foti
Nick Allig
Joseph Nannone
Scott Smith
Scott Smith
Eric Beal
Eric Gigliome
Nick Allig
Mark Hancock
Eric Gigliome
Ramin Karadj
Eric Gigliome
Eric Gigliome
Nick Allig
Marc Horton
Chris La Fond
James Jagan
David Cohen
Joseph Nannone
Eric Gigliome
Ali Shabrak
Jatolt-Foti
Scott Smith
Tom Williams
Gigliome-Brister
Durham Oldham
Steve Friedlander
Durham Oldham
Nick Allig
Gigliome-Brister
Nick Allig
Steve Friedlander
Revin Frolovski
Durham Oldham
Marc Zipper
Durham Oldham
Nick Allig
Steve Friedlander
Revin Frolovski
Durham Oldham
Marc Zipper
Durham Oldham
Nick Allig
Eric Gigliome
Joseph Nannone
Joshua Chalom
William Zipper
Chris La Fond

\$1,679.93
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\$1,290.38
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\$1,287.24

QUALIFIER

Todd Hubes
Mike DeLazio
M. Zober Nakadar
Joseph Moore
Gregory Drake
Joan Partibanco
Patricia Drury
Asher Lavallee
Karl Powell
Joey Kennedy
James Frey
Sean Griffin
Shalishia Carr
Michael Berk
Frank Silvera
Tod Brown
Ryan Sas
Robby Tamathaka
John Threadgill
Arthur Carter
Bruce Henrick
Zalakar Bhushers
William Ellis
Mark Reddington
Jason Gardner
Yusuf Cohen
Robert Ward
Joel Tellard
Kelly McDonald
Thom Tulowitzki
Ryan Hougton
John Thomas
Steven Meyer
James Hemphries
Rusty Jewell
Anthony Melo
Kyle Bauri
Gregory Ward
Brett Hayes
Ken Thewer
Michael Saracino
Alfred O'Connor
Paula Cooper
Thomas Redfoth
Vedran Pipiric
Krisa Thome
Bradley Rulak
Frederick Hadzys
Daniel Blair
Bhuvan Santhony
Alec Friedman
James Schneider
Bradley Biscard
Yvonne Iltiaz
Philip Anderson
William Sanders
Adam Herman
Joseph Laro
Brian Rugh
Ramon Amador
Sarah Kocieni
Napoleon Russell
Sheley Ferguson
Andrew Fice
Richard Miller
Londa Tebest
Victor MacRab
Jorge Rubio
Rodney Ward
Shoabi Abbasi
Michael Everson
Nancy Myers
Warren Koch
Eddie Hill
Carlos Gamboa
Kenny Murray
Mohammed Gam
Jason Caples

AGENCY

Allig-Orlovic
Allig-Orlovic
Allig-Marym
Marc Zipper
Geneser-Bisman
Tom Williams
Vic Hancock
Nick Allig
Tyrone Conard
Nick Allig
Gary Bleier
Geneser-Geneser
Eric Gigliome
Geneser-Geneser
Eric Gigliome
Mark Hancock
Eric Gigliome
David Cohen
Eric Gigliome
David Cohen
Marc Horton
Scott Smith
Durham Oldham
Durham Oldham
Ali Shabrak
Eric Gigliome
Geneser-Bisman
Eric Gigliome
Nick Allig
Durham Oldham
Fores-Whittinghill
Chris La Fond
Fores-Whittinghill
Bob Boles
Nick Mikowski
Durham Oldham
Geneser-Geneser
Durham Oldham
Nick Allig
Chris La Fond
Durham Oldham
Durham Oldham
Nick Allig
Revin Pavlovski
Eric Gigliome
Steve Hareman
Durham Oldham
Durham Oldham
Bill Jennings
Nick Allig
Tom Williams
Scott Smith
Nick Allig
Nick Allig
Nick Allig
Joshua Chalom
Gigliome-Brister
Jatolt-Foti
Nick Allig
Geneser-Geneser
William Williams
Nick Allig
Williams-Williams
Tom Williams
Nick Allig
Home Office
Eric Gigliome
Scott Smith
Nick Allig
Joseph Nannone
Nick Allig
Bill Jennings
Mark Hancock
Eric Gigliome
Nick Allig
Nick Allig
Durham Oldham

\$1,279.74
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